

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ELIZABETH A. GOODMAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-10377

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/28/2020 and confirmed on 7/6/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		30,583.30
Less Refunds to Debtor	475.89	
TOTAL AMOUNT OF PLAN FUND		30,107.41

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,000.00	
Trustee Fee	1,582.81	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,582.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 6985				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 0027				
	NORTHWEST BANK*	0.00	0.00	0.00	0.00
	Acct: 5712				
	TOYOTA MOTOR CREDIT CORPORATION	17,500.00	17,500.00	0.00	17,500.00
	Acct: 5975				
					17,500.00

Priority					
	DENNIS M SLOAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ELIZABETH A. GOODMAN	0.00	0.00	0.00	0.00
	Acct:				
	ELIZABETH A. GOODMAN	265.85	265.85	0.00	0.00
	Acct:				
	ELIZABETH A. GOODMAN	210.04	210.04	0.00	0.00
	Acct:				
	SLOAN & ASSOCIATES PC	2,500.00	2,500.00	0.00	0.00
	Acct:				
	SLOAN & ASSOCIATES PC	3,500.00	3,500.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2-23				
	INTERNAL REVENUE SERVICE*	1,397.00	1,397.00	0.00	1,397.00
	Acct: 3114				
					1,397.00

Unsecured					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2083				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 4056				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: 2661				
	CKS FINANCIAL++	0.00	0.00	0.00	0.00

20-10377

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3051				
	CLEAR ONE ADVANTAGE	0.00	0.00	0.00	0.00
	Acct: 7403				
	TEA OLIVE LLC	0.00	0.00	0.00	0.00
	Acct: 0278				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 3039				
	GOODYEAR CREDIT PLAN	0.00	0.00	0.00	0.00
	Acct:				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 4566				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 7289				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6086				
	TOYOTA MOTOR CREDIT CORPORATION	5,016.67	789.75	0.00	789.75
	Acct: 5975				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct:				
	ATLAS ACQUISITIONS LLC O/B/O UHG I L	18,026.64	2,837.85	0.00	2,837.85
	Acct: 3051				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4566				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
	DISTRICT COURT	0.00	0.00	0.00	0.00
	Acct:				
	UPGRADE	0.00	0.00	0.00	0.00
	Acct:				
					3,627.60

TOTAL PAID TO CREDITORS

22,524.60

TOTAL CLAIMED

PRIORITY	1,397.00
SECURED	17,500.00
UNSECURED	23,043.31

Date: 07/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ELIZABETH A. GOODMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10377

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Elizabeth A. Goodman
Debtor

Case No. 20-10377-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 28, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2025:

Recip ID	Recipient Name and Address
db	+ Elizabeth A. Goodman, 146 East State Road, Seneca, PA 16346-2924
15246828	+ Joseph L. Goodman, Jr., 146 East State Road, Seneca, PA 16346-2924
15246829	+ MDJ Patrick E. Lowrey, c/o Mellon Bank Building, PO Box 553, Seneca, PA 16346-0553

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2025 00:16:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2025 00:16:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 29 2025 00:06:00	Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, IA 52408-8026
15270507	Email/Text: bnc@atlasacq.com	Jul 29 2025 00:06:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 294 Union St., Hackensack, NJ 07601
15246820	+ Email/Text: Webcollex@ebn.phinsolutions.com	Jul 29 2025 00:07:54	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
15246822	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 29 2025 00:07:00	CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
15246817	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2025 00:14:37	Capital One/Cabelas, PO Box 71083, Charlotte, NC 28272-1083
15246818	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2025 00:16:27	Capital One/Maurices, PO Box 30253, Salt Lake City, UT 84130-0253
15252299	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2025 00:28:14	Captial One/Cabelas, PO Box 71083, Charlotte, NC 28272-1083
15246819	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2025 00:15:52	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
15246823	Email/Text: mrdiscen@discover.com	Jul 29 2025 00:06:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15253119	Email/Text: mrdiscen@discover.com	Jul 29 2025 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15246824	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 29 2025 00:06:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15246825	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 29 2025 00:16:45	Goodyear Credit Card, PO Box 6403, Sioux Falls,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jul 28, 2025

Form ID: pdf900

Total Noticed: 29

15246826	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 29 2025 00:06:00	SD 57117-6403 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15246827	Email/Text: pitbk@weltman.com	Jul 29 2025 00:06:00	James P. Valecko, Esq., Weltman Weinberg & Reis Co. LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15246830	+ Email/Text: Darren.Pedaci@northwest.com	Jul 29 2025 00:06:00	Northwest Bank, PO Box 1793, Warren, PA 16365-6793
15246831	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2025 00:16:31	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15273455	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2025 00:17:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15246832	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 29 2025 00:28:04	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15247890	^ MEBN	Jul 29 2025 00:03:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15246833	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 29 2025 00:16:25	Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015
15266492	+ Email/Text: documentfiling@lciinc.com	Jul 29 2025 00:06:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15246834	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 29 2025 00:06:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
15251547	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 29 2025 00:06:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15246835	Email/Text: bknotice@upgrade.com	Jul 29 2025 00:06:00	Upgrade Inc, 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Tea Olive, LLC
cr		Toyota Motor Credit Corporation
15246821	##+	ClearOne Advantage, 1501 S. Clinton Sstreet, Suite 320, Baltimore, MD 21224-5733

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2025

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jul 28, 2025

Form ID: pdf900

Total Noticed: 29

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
Dennis M. Sloan	on behalf of Plaintiff Elizabeth A. Goodman sloanassoc@zoominternet.net dsloan@sloanassoc.com
Dennis M. Sloan	on behalf of Debtor Elizabeth A. Goodman sloanassoc@zoominternet.net dsloan@sloanassoc.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Defendant Toyota Motor Credit Corporation pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6